

# EXHIBIT A

# Portfolio Recovery Associates, LLC

## Account Details

Account Number: [REDACTED]

Seller: SYNCHRONY BANK

Merchant: AMAZON.COM

Original Creditor: SYNCHRONY BANK

Original Account Number: [REDACTED]

Last Payment Date or Default Date: 04/04/2017

Creditor to Whom Debt is Owed: PORTFOLIO RECOVERY

ASSOCIATES, LLC

Balance: \$4,646.23

## Contact Us

Paying your bill is easy with any of these options:



[www.PRApay.com](http://www.PRApay.com)



1-800-772-1413



**Pay by mail** - checks and payments to:  
PORTFOLIO RECOVERY ASSOCIATES, LLC  
P.O. Box 12914  
Norfolk VA 23541

07/30/2019

Dear FEDOR ANTONOV,

### We know life happens.

Every day Portfolio Recovery Associates, LLC works with people to resolve their debt. We would love to do the same for YOU.

Sincerely, Chelsea Dunbar  
PORTFOLIO RECOVERY ASSOCIATES, LLC

**Your first payment must be received  
by: 09/03/2019**

**\*We are not obligated to renew this offer.**

## Pay the Full Balance

**1 Payment  
of \$4,646.23**

**6 Monthly Payments  
of \$774.37\***

**12 Monthly Payments  
of \$387.18\***

Your account will be considered paid-in-full after your final payment is successfully posted.

## Choose a Savings Plan

**1 Payment(s) of \$3,020.05  
and SAVE \$1,626.18\***

**Pay \$271.03 for 12 consecutive months and  
SAVE \$1,393.87\***

**Pay \$145.19 for 24 consecutive months and  
SAVE \$1,161.67\***

The savings will be applied to the balance and your account will be considered paid-in-full for less than the full balance after your final payment is successfully posted.

Within approximately 30 days of your final payment successfully posting, we will request that the three major credit reporting agencies delete our tradeline related to your account from your credit bureau report.

**This communication is from a debt collector and is an attempt to collect a debt.  
Any information obtained will be used for that purpose.**

Notice: See Reverse Side for Important Information

49M2

DEPT 922  
PO BOX 4115  
CONCORD CA 94524

Account Number: [REDACTED]

Payment Amount: \_\_\_\_\_

CHANGE SERVICE REQUESTED



FEDOR ANTONOV  
777 FOSTER AVE APT 1T  
BROOKLYN NY 11230-1322

Pay Online at [www.PRApay.com](http://www.PRApay.com)  
or mail to:

PORTFOLIO RECOVERY ASSOCIATES, LLC  
P.O. Box 12914  
Norfolk VA 23541



**MAKE ALL CHECKS PAYABLE TO: PORTFOLIO RECOVERY ASSOCIATES, LLC**

**SEND ALL PAYMENTS TO: PORTFOLIO RECOVERY ASSOCIATES, LLC, P.O. Box 12914, Norfolk, VA 23541**

**HOURS OF OPERATION:** Mon. to Fri. 8am - 11pm, Sat. 8am - 8pm, Sun. 11am - 10pm (EST)

**FOR THE HEARING IMPAIRED:** TDD: 1-800-828-1120

**COMPANY ADDRESS:** Portfolio Recovery Associates, LLC, 120 Corporate Boulevard, Norfolk, VA 23502

**DISPUTES:** Call 1-800-772-1413 or write to: Portfolio Recovery Associates, LLC, Disputes Department, 140 Corporate Blvd., Norfolk, VA 23502

**DISPUTES E-MAIL ADDRESS:** PRA\_Disputes@portfoliorecovery.com

**QUALITY SERVICE AVAILABLE Mon. - Fri. 8 AM to 6 PM (EST)**

Not happy with the way you were treated? Our company strives to provide professional and courteous service to all our customers. Contact one of our staff to discuss issues related to our quality of service to you by phone at 1-800-772-1413 or by e-mail at PRACustomerCare@portfoliorecovery.com.

**PRIVACY NOTICE:** We collect certain personal information about you from the following sources: (a) information we received from you; (b) information about your transactions with our affiliates, others, or us; (c) information we receive from consumer reporting agencies. We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. We restrict access to nonpublic information about you to those employees and entities that need to know that information in order to collect your account. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

**NOTICE:** We are required under state law to notify consumers of the following rights. This list does not include a complete list of rights consumers have under state and federal laws.

**NEW YORK CITY:** City of New York License Numbers – 1096994, 1394695, 1394697, 1394696, 1394698, 2045465, 2052875, 2061138, 2063671, 2070336.